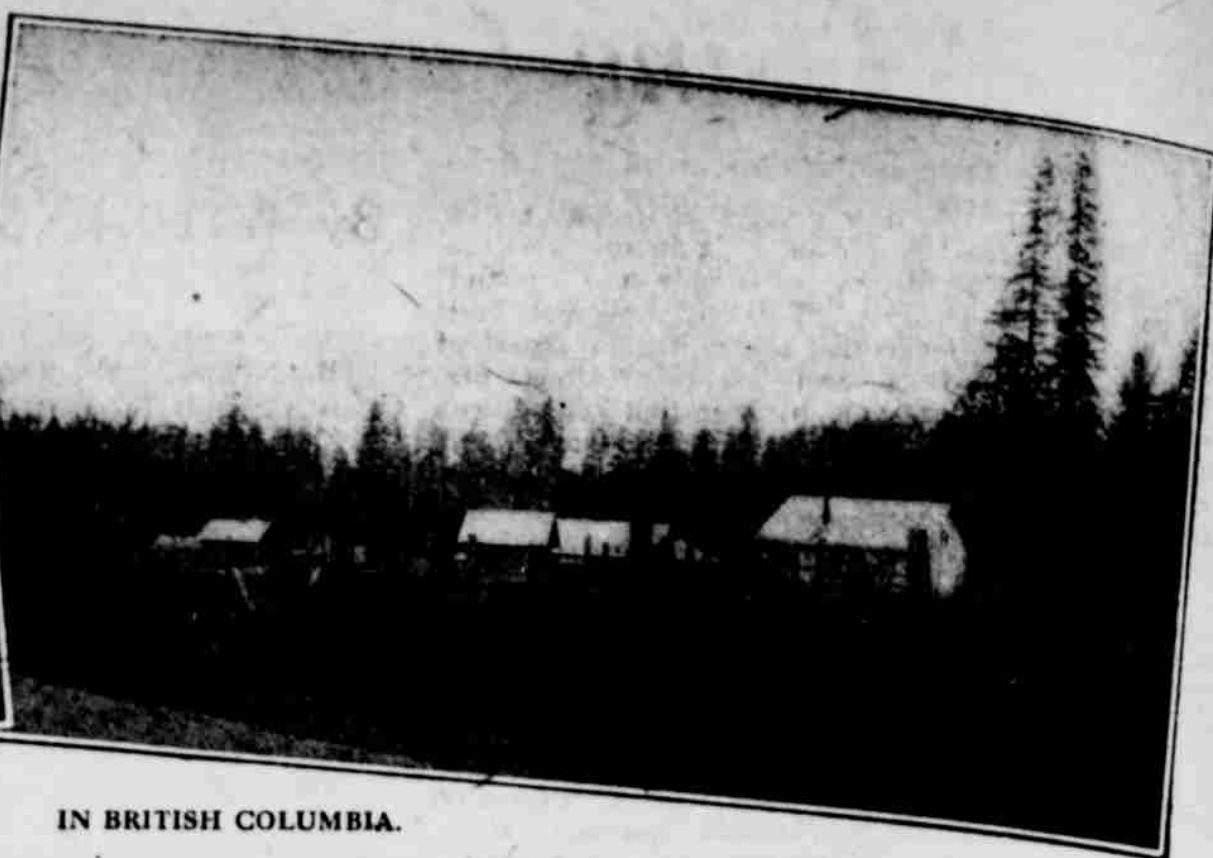




IN MANITOBA.



IN BRITISH COLUMBIA.

The photograph at the left is of the new home of J. Martinson, a veteran, at Douglas, Man. At the right is shown the clearing of Mrs. Mary Annie Dunham, widow of Private W. B. Dunham, of the 90th Battalion, who has taken up a farm of five acres at Cobble Hill, V. I. Her husband was killed in action in France. A report of the supervisor of her operations states that she likes the work, and he considers that she will be a success. Her father is helping her with the farm operations. She received a loan of \$5,000 (\$3,200 of which was on the land and \$900 on buildings and \$900 for stock and equipment). The buildings and improvements which she has effected on her ranch are worth \$2,910.

Settling Canadian Veterans on the Land

THE history of soldier settlement in Canada goes back to the very beginnings of the Dominion and the policy which the Federal Government is carrying out for the veterans of the late war has the backing of tradition behind it. In 1665 when the infant French colony of Canada was being hard pressed by the Iroquois and other Indian tribes, Jean Talon, the ablest intendant or governor that Canada ever knew under the French regime, obtained from France the assistance of the famous regiment of Carignan Salieres. Their trained valor and experience soon reduced the Indians to a chastened frame of mind and the French king planned to recall them. But Talon wanted the defense of the colony put on a stable basis and induced his master to allow as many of the regiment as cared to remain in the colony to do so and receive liberal grants of land. Out of a total strength of about 1,000, twenty-five officers and 400 men decided to stay in the colony. Talon settled them at the most vital spot in the colony's defenses, where the Richelieu River flows into the St. Lawrence. It was down the Richelieu that both New Englanders and Indians were wont to come on their forays. The officers were given valuable seigneuries and the rank and file obtained sub-grants from them at nominal rents. Each officer and man was given a year's pay and rations.

One difficulty was the absence of women folk but Talon managed to secure free passages for several hundred young Frenchwomen and many of these married Carignan settlers. It was a great advertisement for the colony when France learned that half the crack Carignan regiment had settled in the New World. Some of the settlers tired of pioneering but the great majority stayed and prospered and some of the most notable families in Quebec are proud today to trace their descent to some Carignan settler. When Wolfe conquered Canada from the French in 1759, such of his army as were entitled to their discharge were offered generous grants of land and many availed themselves of the offer. Almost the whole of one Highland regiment settled in Quebec, but as they married French wives they became absorbed in the French population and the only trace left of them is the prevalence of Scotch names in certain districts where only French is spoken. After the War of American Independence when the United Empire loyalists began their exodus into Canada, the British Government set up a systematic scheme of land settlement and all the loyalists who had served in the war received special grants of land according to their rank. Practically the whole of the famous county of Glengarry in Ontario was settled by veterans of regiments recruited for King George among Highland emigrants formerly located in New York and other states. Later on, after Waterloo, the British Government encouraged the settlement of veterans of the Napoleonic wars in Canada and a large portion of the county of Lanark lying south of Ottawa was colonized by soldiers of that epoch.

After the South African War every soldier who had served in the various Canadian contingents was given government scrip entitling him to take up 320 acres of homestead land. But in the intervening years up to the Great War practically all the crown land which was of decent quality and had reasonable access to railways had been taken up and even if the available homesteads had been attractive, their number was obviously insufficient to go round. So an alternative policy had to be devised.

The government began by reserving for veterans all available crown lands and offering loans to soldiers who had left their farms for military service and were ready to return to them. After careful investigation there was passed in 1919 a Soldier Settlement Act which confirmed and amplified an order-in-council of the cabinet enacted earlier in the year. The act set up a body of three commissioners called the Soldier Settlement Board which now operates under the supervision of the Minister of the Interior.

This board was empowered to acquire in any province privately owned lands and sell to any returned soldier who had certain necessary qualifications for success as a farmer a not greater acreage than 320

acres with these provisos: That the land should be sold at the price acquired; that the soldier settler should always advance a minimum of 10 per cent of the purchase price and that the balance owed by him in each case should never exceed \$4,500. This balance is repayable to the government under the amortization plan in twenty-five annual installments with interest at five per cent. In addition the board is authorized to lend the soldier settler \$2,000 for the purchase of stock and implements which is repayable in six installments after the end of the second year; no interest, however, is required on this loan for the first two years.

If the settler, on acquiring his farm, makes genuine improvements, he is entitled to a further advance up to \$1,000 according to the value of the improvements, and this advance is repayable on the same terms as the loan for purchase. If he has managed to secure a free government homestead, which in some places have been drawn for by lot, he can get a loan up to \$3,000. If he possesses a farm of his own, he can secure \$3,500 to pay off prior encumbrances and the same supplementary advances as the settler who has to buy a farm, but the total sum advanced in such a case must not exceed \$5,000.

The government has been able to secure many extra homesteads for the soldiers by arrangements with Indian tribes. Many of the latter have been occupying large areas of fertile land which they made little attempt to cultivate and were willing to dispose of part of their holdings to the government for a cash payment which was funded for their benefit.

For the administration of the act the board has

effort of a young war widow to establish herself on a farm in distant Vancouver Island.

On the 21st of June, 1920, the last date for which accurate figures are available, 54,303 returned soldiers had applied for the privileges of the act and 39,456 had been granted qualification certificates. The loan department of the board had up to July 10 approved advances totaling \$73,199,343.

The agricultural branch of the board has many other duties besides the appraisal of applicants. It functions in close co-operation with the federal and provincial departments of agriculture and is responsible not only for training prospective settlers in farming methods whenever necessary but in providing expert guidance to them once they are located on farms. Applicants who have not sufficient agricultural knowledge are placed with desirable farmers in the districts where they intend to locate. For others courses in the essentials of farming are provided at different training centers. While men are attending these training schools they receive allowances for the support of dependents amounting in most cases to \$60 a month.

But once the soldier settler is fully trained and provided with a suitable farm he is not forsaken by the board. It maintains a staff of experts to give him paternal guidance during his early struggles. It will furnish him with plans for his buildings free of charge and has made arrangements whereby machinery, implements, saddlery and other equipment can be supplied to him at prices below the ordinary rates through large quantity purchases made direct from the manufacturer. Expert advice is furnished in regard to the purchase of live stock and cropping operations. Subsequently one of the board's experts makes an effort to visit the settler at least twice in a season and help him in every possible way. Last winter, for instance, when the farmers of Alberta suffered heavy losses owing to lack of feed for their horses and cattle, the Soldier Settlement Board was able to protect its wards from any serious disasters to their stock.

The administration of the work is carried on in a very liberal spirit and while the soldiers are kept strictly to their obligations and slackers and incompetents receive short shrift, every chance is given to each man to make good. There are cases where adjustments are necessary from causes beyond the control of the settler; for example, recurring disabilities from old wounds and in such instances the board will relieve such an unfortunate of his obligations and transfer his holding to another. It also has power to cancel the rights of any settler who does not apply himself with sufficient diligence or is unwilling to accept advice. But the percentage of failures so far discovered has been extremely small. Nor are the women folk of the veterans neglected. The home branch of the board is very active in promoting courses of instruction for the female dependents of settlers and thereby improving the amenities of farm life. It happens that many Canadian soldiers brought back with them from the Old Country young English or Scotch brides who were new to the conditions prevailing on a Canadian farm. They needed guidance and encouragement, especially during their first winter, and capable women supervisors employed by the board arranged many courses of instruction in towns near which large groups of soldier settlers were located. At these stations instruction was given in all household subjects, cooking, preserving, nursing, and so on, and knowledge of the best methods of dealing with local problems was imparted. While they were attending these courses the soldiers' helpmates were shown every hospitality by the local women's organization and made to feel that they were in a friendly land. When they returned to their farms the home branch of the board kept in touch with them and furnished them with bulletins on poultry raising, sewing and kindred subjects. Many a young British bride has cause to bless the Soldiers' Settlement Board for making easier her path in her pioneer years in Canada and also the real community spirit which has been shown by the older settlers in helping on the veterans and their families till they were well established and conscious of their own strength.

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Leonard R. McCabe loading oats on his farm at Amaranth, near Orangeville, Dufferin Co., Ontario. He purchased this farm, with good stock and implements, through the Soldier Settlement Board. McCabe carries shrapnel in his back. Despite this he is in good shape and is able to do a heavy day's work.

brought into being a thorough organization with offices in every province, most of the officials being returned soldiers. It has also secured the assistance of a number of special boards whose function it is to report upon the value of farms offered for purchase and fix the amount of advances to the soldier settlers. Experienced real estate men and managers of mortgage companies serve on these boards for their expenses, and scrupulous care is exercised against fraud and improper valuation. Some cases of fraud have crept in but the board is at present prosecuting with the utmost rigor some persons in Manitoba who conspired to defraud it. In each province there is also a qualification board which conducts a careful examination of the capacities of each soldier applicant for making a success of farming. If he fails to pass their scrutiny he cannot receive the benefits of the act.

At the last session the House of Commons passed an interesting amendment which gave the benefits of the act to nursing sisters and to the wives of deceased soldiers. Some of both classes are taking advantage of it and one of the illustrations annexed shows the plucky